Savings Accounts | Xceed

Welcome to the new Xceed website! Want to see what's new and improved? Take a quick tour >



Menu —

Online Banking

Locations & ATMs



SAVINGS ACCOUNTS

Compare options

Open an account

Which account is right for me?

Savings Accounts | Xceed

Regular Savings

Best if you ...

Want a basic account for everyday saving

APY

0.05%

More details

Club Account

Best if you ...

Want to save for a goal, like a vacation, special purchase or downpayment

APY

0.05%

More details

Minor Savings

Best if you ...

Want a savings account for members under 18 years old

APY

0.05%

More details

Money Market Account

Best if you ...

Want higher dividends with convenient access to your savings

APY

0.25% up to 1.20%

More details

What It Comes With



Set up Payroll Deduction, and you can save without even having to think about it.



Manage your money online using your desktop, laptop, tablet, or smartphone.

Learn more »



Get free, automated telephone banking, any time, with Xceed On-Call.

Learn more »

Give your little one a promising financial start

When it comes to finances, first steps matter. That's why we offer a special promotion for our youngest members. When you open a Minor Savings account for a child under the age of one and make a \$50 deposit within the first 90 days, we'll match it.

Open a new minor account »

How it works

Get a \$50 match from Xceed when you fund your Minor Savings Account with an initial deposit of \$50 or more²

Available to members less than one year old

All other Minor Savings Account terms and conditions apply

Open an Account

Already a member? Log in to get started



New to Xceed? Open your account today

Get started

Call us to talk to one of our associates

800.XFCU.222

Payroll Deduction makes saving effortless.

"Pay yourself first" — so the saying goes. The idea is that if you treat savings like a monthly bill, it's easier to follow through. Problem is, it doesn't work unless you choose to do it.

Payroll Deduction changes that.

Contact us to learn more »

How it Works

Set up a Payroll Deduction on your savings account, and the amount you choose will be automatically transferred to your savings, every time you get paid — no will power required.

Xtraordinary Moments



NAME : MJ Guzman

3-WORD DESCRIPTION : Listener. Eager. Execution.

OCCUPATION : Restaurant Owner

FIRST JOB : In the insurance industry

MEMBER SINCE: 2017

"Knowing there are financial institutions that make financing easier to comprehend and manage."

Share your Member Story »

Savings Bonds

Xceed Financial members can buy savings bonds directly from the U.S. Treasury through TreasuryDirectSM. You will need the following information to purchase your savings bonds:

- 1. Social Security number (Taxpayer Identification Number)
- 2. Driver's license number or state ID and expiration date
- 3. Xceed Financial Routing Number (322275490) and your account number
- 4. A valid email address
- 5. A browser that supports 128-bit encryption (you will need IE 5.01 or later, or Netscape 6.2 or later)

Get in touch

Contact our Financial Advisors if you have any questions about bonds as an investment option or if you need help choosing a bond. Please note, Xceed Financial does not redeem savings bonds.

Tools & Tips



ARTICLE | MONEY 101, SAVING AND INVESTING

What's in a Savings Account?

Savings accounts with your credit union typically come in one



ARTICLE | MONEY 101

Save with a Purpose

Deciding to beef up your savings is a great decision,

Savings Accounts | Xceed



ARTICLE | MONEY 101, SAVING AND INVESTING

Save for the Long Term

So, you've had a regular savings account for years, and

View all tools

Let's Get Started

Visit your nearest Financial Center

Find a location

Open an Xceed savings account today



Call us to talk to one of our associates

800.XFCU.222

Disclosures

¹Maximum combined number of six withdrawals and/or transfers per month can be made by check, draft, debit card, pre-authorized or automatic transfers, or telephonic order or instruction.

²To obtain the \$50 Minor Savings Bonus, you must open a new Minor Savings account, make an initial deposit of \$50 within the first 90 days, and keep the account open for at least 90 days. The \$50 will be credited to the Minor Savings account after the 90-day waiting period. The \$50 will be considered as dividends and will be reported on the IRS form 1099-INT. Offer not available to members with existing Minor Savings accounts or who are over one year in age. There is a \$5 minimum balance to open the account. APY = Annual Percentage Yield.There is 0.05% APY on balances \$50 and over. The APY is effective as of 6/16/2017 and may change after the account is opened. Fees incurred could reduce earnings on the account. Program rates, terms and conditions subject to change at any time. Personal accounts only.

Contact Us » Find a Location or ATM »

Rates

8/30/2018

Disclosures

Careers

Helpful Forms

Press Room

Connect on Social



Routing Number: 322275490

Privacy & Security Terms & Conditions Site Map

> New User Forgot Password Business Banking Login »

Login

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